

April 10, 2009

PUBLIC NOTICE # 2009-15

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
April 10, 2009

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-2824		ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	AVIATION GENERAL LIABILITY	0
09-2821		AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE		1.67
09-2831		BANCINSURE, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
09-2551		BENCHMARK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCTS, DME,OP & MANUFACTURERS	0
09-2735		CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-EDUCATION SELECT	-6.9
09-2736		CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-PUBLIC SAFETY	-0.4
09-2743		CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-GENERAL SELECT	0.4
09-2745		CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-HIGHWAY PATROL	-0.6
09-2757		CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08 - HIGHER EDUCATION	-5.1
09-2759		CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08 - GENERAL PREFERRED	3.7
09-2817		CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-EDUCATION	1.8
09-2864		ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
09-2751	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2749		EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
09-2865		EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
08-11589	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	ARF08-VAR 1A, 1B, 2A, 2B, 7A, 8A-BUS& PROF GROU II	-2.7
09-2819		FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE		-16.4
09-2733	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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09-2761	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
09-2762	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
09-2763	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
09-2764	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	NONE	
09-2826	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
09-2873		HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	ARF08-CHOICE	-1.61
09-2769		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2770		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2771		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2772		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2773		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2774		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2775		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2776		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2778		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2779		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2780		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2783		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-2784		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2785		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2786		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2787		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2788		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2789		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2790		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2791		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2792		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2793		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2794		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2795		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2796		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2798		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2799		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2800		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2801		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2802		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-2803		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2804		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2805		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2806		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2807		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2808		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2809		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2810		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2811		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2812		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2813		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2814		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2815		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2816		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
09-2844		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	AGRICULTURAL CAPITAL ASSETS	
09-2857		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	MANUAL	FINANCIAL INSTITUTIONS E&S RATING PLAN	
09-2858		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	NONE	
09-2871		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	MANUAL	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-2832		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
09-2872		LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	COMMERCIAL CRIME	
09-2833		NAVIGATORS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE		-5.2
09-2863		NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	OFFICE DEPOT EXTENDED WARRANTY	-25
09-2846		NORTH AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	WEDDING INSURANCE	0
09-2834		NOVA CASUALTY COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE		0
09-2836		NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL PROGRAMS	0
09-2845		NOVA CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE		0
09-2822		OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE		-0.6
09-2823		OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE		-0.6
09-2825		OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS	
09-2835		SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR CARRIER NON-PASSENGER	-0.02
09-2860		SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SEQUOIA EDGE	0
09-2829	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	LEGACY HOMEOWNERS	
09-2750		STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MOBILE HOME PARKS	
08-10455		STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	NATION SAFE DRIVERS / ROADGARD	-2.8
09-2359		SUA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM		-12.5
09-2861		TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	MULTI-PERIL	RATE	NONE	-3.2

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09-2830	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	LEGACY HOMEOWNERS	
09-2849		UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	INDEPENDENT AGENT CONDOMINIUM	0
09-2850		UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	INDEPENDENT AGENT TENANT	0
09-2859		UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	INDEPENDENT AGENT TENANT AND CONDOMINIUM	0
09-2734	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
09-2752	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2753	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2820		WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
09-2827	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
09-2828	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
100 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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California Department of Insurance
Public Notice Filing Errata Report
April 10, 2009

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	09-1129	2/6/2009	American Association of Insurance Services	Commercial Inland Marine	Manual	Boatowners	
Correct	09-1129	2/6/2009	American Association of Insurance Services	Personal Inland Marine	Manual	Boatowners	

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